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Subject: 2026 Budget - Council Amendment - Tax Assistance - Seniors & Low Income

Good Day,

I noticed that there are some differences between our Tax Assistance programs which have varying impacts on the final property tax increase proposed & the affordability of those that are near-homeless..

As per the recent report to Council on the tax arrears & the tax arrears due to water utility arrears, it is clear that some homeowners are struggling. Choosing to have water bills fall into tax arrears at 1.25% monthly interest (15% annual rate) instead of other borrowing tools at much lower rates, means people are seriously struggling.

Reality is a good indicator more Hamiltonians might be looking for Property Tax Assistance, hence I am respectfully requesting you consider a few amendments to the Budget, the process and the policy framework as outlined below:

Amendment of Tax Assistance Program Framework, Reporting & Financing Strategy	Cost/Revenue Driver		Senior's Tax Credit Rebate & Utility Rebate Program & Low Income Tax Assistan
Strategic Area of Focus	Well Run City		1. Amend the Property Tax Rebate program to be consistent with the Utility Rebate;
Operating Expenditure	\$ 1,025,000		
Non Tax Levy Revenue (Reserves)*	-\$ 468,000		2. Amend the policy framework to ensure assistance keeps pace with historical tax increases & is consistent with the Utility Rebate program
Net Tax Levy in 2026 Budget**	\$ 557,000		
Net Tax Levy Required	\$ 68,000		3. Amend the policy framework to be inline with Hamilton Tax Increment Rebate program's 2025 enhancements.
Levy Impact \$	\$ 68,000		
Estimated Tax Levy Impact %	0.01 %		4. Amend the Financing Strategy (model/funding sources) for ease of administration & consistency as well as fairness
Estimated Average Taxpayer Impact \$	\$ 0.28		
* Utility Rebate funded via Water Rate Reserves			
** Property Tax Rebate funded via Non-Program Revenues			
Main Driver:			
Presently we have different Funding Sources & Policy frameworks for similar Tax Assistance programs for Seniors; with the end result effectively being increased costs for taxpayers eligible for other Tax Assistance program as well as ratepayers.			
Too complex and convoluted to explain during the time constraints in this 2026 Budget process			
Recommendation:			
For the 2026 budget process, recommendation would be to (a) amend the policy framework to allow those in tax arrears to be eligible to apply for ALL Tax Assistance Programs; and (b) increase the Senior's Tax Rebate to \$268 (original \$186 adjusted for annual % increase in property taxes since implementation) and (c) ask Staff to Report back to the AF&A Committee with further refinements to be effective with the 2027 Rate & Tax Supported Budget process; including but not limited to the Senior's programs being removed from the General Levy & funded through the Housing & Affordability reserves.			

Thank you for your consideration. Please reach out if you require any further information or clarification.
Viv Saunders